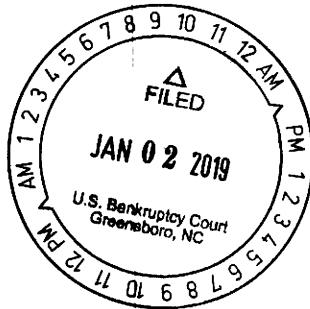


December 28, 2018

The Honorable Judge Benjamin A. Kahn  
U.S. Bankruptcy Court  
Middle District of North Carolina  
P.O. Box 26100  
Greensboro, NC 27402-6100



**Re: Bankruptcy Case No.: 17-11389 – Lisa Richardson Henderson**

Dear Judge Kahn:

I am writing you because I have a serious problem with the manner that my Bankruptcy case is being handled by the Trustee Ms. Anita Troxler and attorney Tommy Blalock. I'm not sure how these matters are handled, but I do know everyone has someone they report to (i.e., supervisor).

Let me layout what has happened. I reached out to my attorney, Mr. Blalock to request that he contact the Trustee's office, to enable me to pay a \$10,000.00 lump sum on **December 10, 2018**. After waiting two weeks and not hearing anything, I decided to call Ms. Troxler's office personally, on **December 20, 2018**, to inquire about Mr. Blalock's inquiry on my behalf.

Ms. Troxler never takes calls, therefore, I spoke with Ms. Rogers regarding my request. Ms. Rogers, in turn, placed me on hold to ask Ms. Troxler about the lump-sum request from Mr. Blalock. Ms. Rogers stated "Ms. Troxler said he mentioned it informally while at court but there is no email or written statement regarding your request." That's when I asked Ms. Rogers, "Why did you pay Mr. Blalock the full amount of his fees up front and now he's not very responsive to me (the client)?"

Ms. Rogers stated that I haven't heard that about Mr. Blalock before but we pay him over several months. After checking the website that statement isn't true. Mr. Blalock was paid \$4,200.00 in a lump sum payment on April 30, 2018, prior to paying the creditors. I was also told that Mr. Blalock met his **responsibility to me when he filed the paperwork and that he is no longer required to assist in my case**.

**Someone owes a very clear explanation regarding charging \$4,500 to only file paperwork!**

I assume my statement regarding Mr. Blalock's lack of response upset Ms. Troxler, therefore, my payment of \$10K was not processed timely, not entered into the National Data Center system, which has a 3:00 p.m. deadline to be entered the same-day. I personally dropped-off the payment to the Chapter 13 Office at 500 W. Friendly Avenue, Suite 200 at **8:30 a.m. on December 21, 2018**. After checking the NDC website on **December 21** evening and **December 28, 2018**, at **5:40 a.m.** I notice that my payment **had not been entered** and that Ms. Troxler **did not follow the Rules & Regulations related to posting of payments**.

I found discrepancies and I would like **an audit of my account**, immediately from an outside source, and an explanation 1) why Ms. Troxler paid herself and Mr. Blalock prior to paying the Creditors? 2) What should I do when my attorney is non-responsive (after receiving **full payment 4/30/18**)? And 3) It appears that payments are not being processed properly and promptly 4) It is evident that my Creditors did not receive payment until April 2018, which caused me to receive interest fees and late payment charges.

These are serious allegations, which are very noticeable and disturbing. I believe that all cases under Ms. Troxler should be audited. Hopefully, you'll see what I'm seeing and do what is necessary to correct a potentially serious on-going problem. That's why my **2019** payments jump from **\$1,875** to **\$2,550** a month, which is clearly above and beyond what should be paid considering I only received **\$2,700** a month in salary after taxes.

I will await your response prior to contacting the local media and/or other government entities. I enclose for your review and information the email chain from Mr. Blalock, a copy of \$10,000.00 "certified" check, and the accounts ledger for my case.

Sincerely,



Lisa R. Henderson

Debtor

(443) 820-6573 mobile

(910) 828-4093 home

(919) 733-0825 work

**621 Martin Street, P.O. Box 1044, Biscoe, NC 27209-1044**

**Henderson, Lisa**

---

**From:** Tommy S. Blalock, III <tblalock@blalocklawoffices.com>  
**Sent:** Friday, December 28, 2018 9:14 AM  
**To:** Henderson, Lisa  
**Subject:** RE: Lump Sum Payment

Lisa,

I have been advised that your payment should post sometime today so you should be able to check NDC tonight to verify that it has posted.

As far as your January payment goes, you can wait to make that payment until the Trustee re-calculates what it will need to be based on the lump sum payment, and based on my conversation with the Trustee, she should be able to let us know that sometime next week.

Tommy S. Blalock, III  
Blalock Law Offices, P.A.  
620 Green Valley Road, Suite 209  
Greensboro, North Carolina 27408  
(336) 274-2343  
tblalock@blalocklawoffices.com

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-----Original Message-----

**From:** Henderson, Lisa <lh henderson@ncuc.net>  
**Sent:** Friday, December 28, 2018 8:10 AM  
**To:** Tommy S. Blalock, III <tblalock@blalocklawoffices.com>  
**Cc:** lhenders@gmail.com  
**Subject:** RE: Lump Sum Payment  
**Importance:** High

Mr. Blalock,

I called the Trustee's office yesterday (Thursday, December 27th) and spoke again with Ms. Rogers. To my surprise, Ms. Troxler has not entered my payment of \$10,000.00 into the NDC system. This is unacceptable, considering I dropped-off the payment on December 21, 2018, hand-delivered at 8:30 a.m. I'm writing a letter to the Judge letting him know about the handling of my payment, request he appoint a new Trustee, and request my account be reviewed.

I'm extremely disappointed in the manner this payment has been handled and will be contacting Ms. Troxler's supervisor to see why this payment was not processed on December 21, 2018, in a timely manner considering what time I dropped it off.

Sincerely,

Lisa Henderson

-----Original Message-----

From: Henderson, Lisa  
Sent: Friday, December 21, 2018 11:50 AM  
To: Tommy S. Blalock, III <tblalock@blalocklawoffices.com>  
Cc: lhenders@gmail.com  
Subject: RE: Lump Sum Payment

Ok. Thank you.

Lisa

-----Original Message-----

From: Tommy S. Blalock, III [mailto:tblalock@blalocklawoffices.com]  
Sent: Friday, December 21, 2018 11:26 AM  
To: Henderson, Lisa <lhenders@ncuc.net>  
Subject: RE: Lump Sum Payment

Hi Lisa,

Thank you for updating me. I had not yet heard from the Trustee but I just got off the phone with her after seeing your email about making the lump sum payment. She has your file on her desk and is she said it would be fine for her to recalculate to lower your payment based on the lump sum payment you made. But she said she probably won't get to it until after Christmas and she should be back in touch with you and I by the first week in January to let us know what your payment can reduce to starting in January and advised that you shouldn't make a payment until you hear from her in early January so you will know what payment to make.

--  
Tommy S. Blalock, III  
Blalock Law Offices, P.A.  
620 Green Valley Road, Suite 209  
Greensboro, North Carolina 27408  
(336) 274-2343  
tblalock@blalocklawoffices.com

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-----Original Message-----

From: Henderson, Lisa <lhenders@ncuc.net>  
Sent: Friday, December 21, 2018 10:27 AM  
To: Tommy S. Blalock, III <tblalock@blalocklawoffices.com>  
Cc: lhenders@gmail.com  
Subject: Lump Sum Payment

Good morning Mr. Blalock,

Attached is confirmation of my lump sum payment for your information.

Sincerely,

Lisa

**Lisa Henderson**

Administrative Assistant to:

Commissioners ToNola Brown-Bland, Daniel Clodfelter, and Charlotte Mitchell North Carolina Utilities Commission  
4325 Mail Service Center

Raleigh, NC 27699

P (919) 733-0825 F (919) 715-5970

[lhenderson@ncuc.net](mailto:lhenderson@ncuc.net)

---

E-mail correspondence to and from this address may be subject to the North Carolina Public Records Law and may be disclosed to third parties by an authorized state official.

**Account Ledger**

Case 1711389 Debtor1 LISA RICHARDSON HENDERSON Trustee TROXLER, ANITA JO KINLAW (GREENSBORO, NC)

Filter By All Claims

All Payees

All Transactions

All Time

**Receipts & Disbursements****RECEIPTS**      **DISBURSEMENTS**

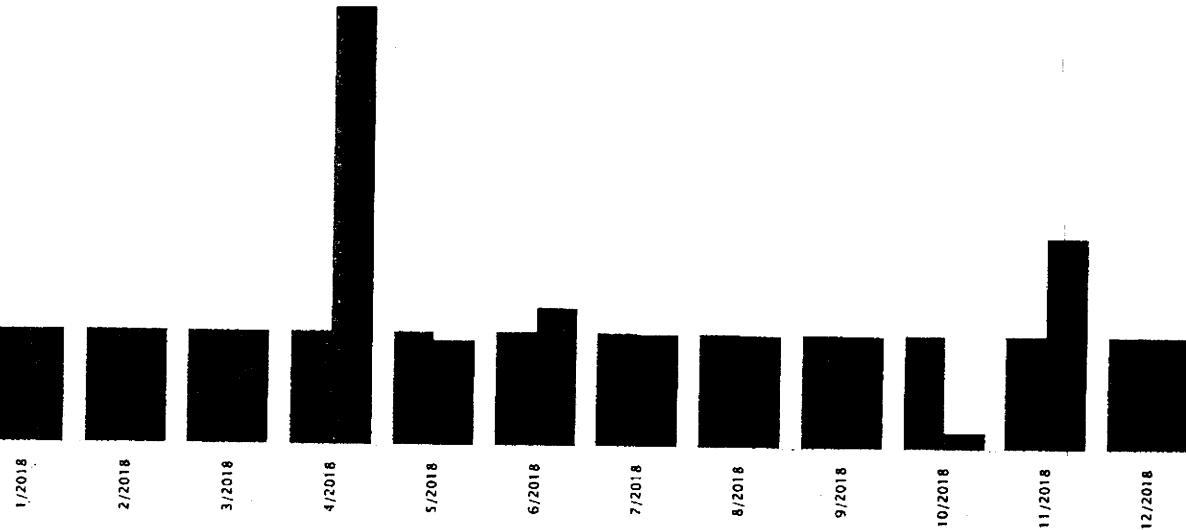
8000 \$

6000 \$

4000 \$

2000 \$

0 \$



DATE PAID	CLAIM NUMB	CHECK NUMB	NAME OF PARTY	DESCRIPTION	AMOUNT
▼	ER	ER			
12/06/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
11/30/2018		890876	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$242.82
11/30/2018	5	890857	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$175.73
11/30/2018	5	890857	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$34.94
11/30/2018	1	892039	U S BANK TRUST NA	(94) AMOUNT DISBURSED TO CREDITOR	-\$2335.24
11/30/2018	12	892039	U S BANK TRUST NA	(94) AMOUNT DISBURSED TO CREDITOR	-\$510.02
11/30/2018	11	891286	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$19.05
11/30/2018	2	891286	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$152.42
11/05/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
10/31/2018		888629	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$20.55
10/31/2018	2	889555	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$107.42
10/31/2018	11	889555	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$17.19
10/31/2018	5	889113	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$109.32
10/31/2018	5	889113	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$39.05
10/03/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
09/28/2018		887266	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$130.93
09/28/2018	5	887444	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$101.21

DATE PAID	CLAIM NUMB ER	CHECK NUMB ER	NAME OF PARTY	DESCRIPTION	AMOUNT
09/28/2018	5	887444	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$33.62
09/28/2018	12	887691	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$232.15
09/28/2018	1	887691	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	\$1274.70
09/28/2018	2	887866	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$97.77
09/06/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
08/31/2018	5	885715	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$73.78
08/31/2018	5	885715	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$37.62
08/31/2018		885529	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	\$130.93
08/31/2018	2	886156	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$80.89
08/31/2018	1	885974	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1355.12
08/31/2018	12	885974	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$192.04
08/07/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
07/31/2018		883776	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	\$130.93
07/31/2018	5	883962	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$31.67
07/31/2018	5	883962	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$39.00
07/31/2018	12	884230	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	\$122.06
07/31/2018	1	884230	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1495.30
07/31/2018	2	884404	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$51.44
07/05/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
06/29/2018		882057	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	\$150.85
06/29/2018	5	882244	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$128.98
06/29/2018	5	882244	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$35.99
06/29/2018	2	882683	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$479.84
06/29/2018	11	882683	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$29.99
06/29/2018	12	882504	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$284.95
06/29/2018	1	882503	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1163.93
06/06/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
05/31/2018		880324	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$121.47
05/31/2018	5	880511	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$125.83
05/31/2018	5	880511	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$39.14
05/31/2018	1	880776	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1163.90
05/31/2018	12	880776	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$284.95
05/07/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
04/30/2018		878633	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$500.93
04/30/2018	5	878815	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$180.53

DATE PAID ▼	CLAIM NUMB ER	CHECK NUMB ER	NAME OF PARTY	DESCRIPTION	AMOUNT
04/30/2018	1	879055	CITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1164.11
04/30/2018	12	879055	CITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$285.00
04/30/2018	4	8000166	INTERNAL REVENUE SERVICE	(94) AMOUNT DISBURSED TO CREDITOR	-\$770.06
04/30/2018	4	8000166	INTERNAL REVENUE SERVICE	(95) INTEREST	-\$55.55
04/30/2018	9	878794	TOMMY S BLALOCK III ESQ	(90) ATTORNEY FEE	-\$4200.00
04/03/2018		N/A		(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
03/06/2018		N/A		(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
02/06/2018		N/A		(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
01/05/2018		N/A		(6) MONEY ORDER FROM DEBTOR	\$1000.00
01/05/2018		N/A		(6) MONEY ORDER FROM DEBTOR	\$875.00

**Claim Detail**

Case 1711389 Debtor1 LISA RICHARDSON HENDERSON  
Trustee TROXLER, ANITA JO KINLAW (GREENSBORO, NC)

**CLAIM DETAIL**

		CLAIM AMOUNTS	
Claim Number	0	Claim Amount	\$4,200.00
Claim Description	ATTORNEY FEE	Scheduled Amount	\$4,200.00
Claim Type Code		Monthly Payment	\$0.00
Class Type Description	PRIORITY	Collateral Value Amount	\$0.00
Class Type Code	P	Principal Paid	\$4,200.00
Level	19	Principal Owed	\$0.00
Comment		Principal Due Amount	\$0.00
Account Number		Interest Rate %	0.0000
Reference Number	654298	Interest Paid	\$0.00
UCI		Interest Due Amount	\$0.00
Claim Filed Date		Trustee Percent	0.0000

**CREDITOR INFORMATION**

Creditor Name	TOMMY S BLALOCK III ESQ
Mailing Address	BLALOCK LAW OFFICES PA 620 GREEN VALLEY RD STE 209 GREENSBORO, NC 27408
Contact Name	
Phone Number	(336) 274-2343
Creditor Number	142319

**FLAGS**

No Check Indicator
Stop Disburse Indicator
Continuing Indicator
Reserve Indicator

**PAYMENT HISTORY**

DATE	CHECK N UMBER	NAME OF PARTY	DESCRIPTION	PAYMENT AMOUNT	TOTAL
04/30/2018	878794	TOMMY S BLALOCK III ESQ	(90) ATTORNEY FEE	\$4200.00	\$4,200.00

December 20, 2018

Ms. Anita Jo Kinlaw Troxler  
Trustee  
Chapter 13  
500 W Friendly Avenue, Suite 200  
Greensboro, NC 27401-6129

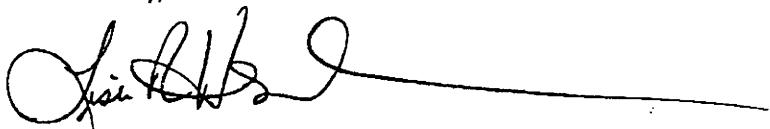
Re: Enclosed Lump-Sum Payment for Case #17-11389  
Lisa R. Henderson

Dear Ms. Troxler,

I just spoke with Ms. Rogers regarding my inability to pay the \$2,550 a month beginning in January 2019, and wanted to pay a lump-sum of **\$10,000.00** on my case to lower the amount I'll be subjected to pay on **January 7, 2019**. I had mentioned this to my attorney Mr. Blalock but apparently your office had no written documentation to confirm my request of December 10, 2018.

Please let me know at your earliest convenience what my expected payment should be, after you receive the cashier's check, which I will drop off on December 21, 2018.

Sincerely,



Lisa R. Henderson  
(443) 820-6573 cell  
(910) 828-4093 home

ANITA JO KINLAW TROXLER  
CHAPTER 13 STANDING TRUSTEE  
GREENSBORO, NC

DEC 21 2018

RECEIVED BY SPK

Pd. CC \$10,000.00

A WARNING: PRINTED ON TONER GRIP CHEMICAL REACTIVE PAPER. VOID APPEARS IF COPIED. FLUORESCENT FIBERS, MICRO PRINTING, TRUE WATERMARK.

# PAYMENT RECEIPT

C428379

## CHAPTER 13

Receipt #: 000098143

Date: December 21, 2018

500 W FRIENDLY AVE STE 200  
P O BOX 1720  
GREENSBORO, NC 27402-1720

(336)378-9164

### AMOUNT

\*\*\*10,000.00\*\*\*

Rec'd By: Lori Jones LSJ

Case Number: 17-11389

Case Name: LISA RICHARDSON F. WENDERSON

Karen Champagne: Hey there, can you help me with something please. It is Tiffany's case. In Ap# 18-9031 Bullock vs. Beneficial in Court we continued the Pre-Trial to 1/24 now the Judge would like it moved to 1/10. Can you please re-set it and I will contact the parties?